CLAIMS

1   1.   A method of insuring distributed digital content for a consumer of said digital content, said

2   method comprising:

3   receiving an indication a consumer has purchased content insurance on specified

4   digital content distributed via communication networks, said content insurance insuring said

5   consumer against loss of said specified digital content;

6   maintaining information identifying said consumer and indicating said consumer has

7   purchased content insurance on said specified digital content;

8   receiving an indication said consumer has made a claim to recover lost digital content;

9   verifying said lost digital content is the same as said specified digital content for

10   which said content insurance was purchased;

11   enabling said consumer to receive a new copy of said specified digital content via said

12   communication networks.

1   2.   A method of insuring distributed digital content for a consumer of said digital content, as per

2   claim 1, wherein said new copy of said specified digital content is in the same format as said lost

3   digital content.

1   3.   A method of insuring distributed digital content for a consumer of said digital content, as per

2   claim 1, wherein said said content insurance further allows said consumer to upgrade said specified

3   content to a new encoding format.

1   4.   A method of insuring distributed digital content for a consumer of said digital content, as per

2   claim 3, said method further comprising:

3   receiving an indication said consumer has made a claim to upgrade digital content to

4   a new format;

5   verifying said digital content to be upgraded is the same as said specified digital

6   content for which said content insurance was purchased;

7   enabling said consumer to receive a new copy of said specified digital content

8   encoded in a new encoding format via said communication networks.

1   5.   A method of insuring distributed digital content for a consumer of said digital content, as per

2   claim 4, said method further comprising:

3   charging said consumer an amount for said new copy of said specified digital content

4   encoded in a new encoding format which is a fraction of the price for a new purchase of said

5   specified digital content in said new encoding format.

1   6.   A method of insuring distributed digital content for a consumer of said digital content, as per

2   claim 5, wherein the terms and conditions of said content insurance includes any of: a limited

3   number of format upgrades or a limited time for which upgrades are available with the option of

4   renewal.

1   7.   A method of insuring distributed digital content for a consumer of said digital content, as per

2   claim 1, wherein said content insurance was purchased at a cost which is a fraction of the price of

3   said specified digital content.

1   8.   A method of insuring distributed digital content for a consumer of said digital content, as per

2   claim 1, wherein the terms and conditions of said content insurance includes any of: restrictions on

3   the number of claims that can be filed, payment of a deductible for a claim, requiring disclosure of

4   private information by said consumer when making a claim, or having a limited term with the option

5   of renewal.

1   9.   A method of providing content insurance for distributed digital content to a consumer of said

2   digital content, said insurance allowing said consumer, at a later time, to upgrade said digital content

3   to a new digital format or replace said digital content in an original format upon loss of said digital

4   content, said method comprising:

5   receiving a request from said consumer to purchase said content insurance on digital

6   data representative of specified digital content;

7   storing information uniquely identifying said consumer and specified digital content

8   for which said content insurance is purchased;

9   receiving a request from said consumer to retrieve digital data representative of

10   specified digital content;

11   determining if said requested specified digital content is the same as said specified

12   digital content for which content insurance was purchased, said determination made utilizing said

13   stored information, and

14   wherein, when said requested specified digital content is the same as said specified

15   digital content for which said content insurance was purchased, said consumer is allowed to retrieve

16   said requested digital data of specified digital content.

1   10.   A method of providing content insurance for distributed digital content to a consumer of said

2   digital content, said insurance allowing said consumer, at a later time, to upgrade said digital content

3   to a new digital format or replace said digital content in an original format upon loss of said digital

4   content, as per claim 9, wherein said request to purchase said content insurance is received when said

5   consumer purchases said specified digital content.

1   11.   A method of providing content insurance for distributed digital content to a consumer of said

2   digital content, said insurance allowing said consumer, at a later time, to upgrade said digital content

3   to a new digital format or replace said digital content in an original format upon loss of said digital

4   content, as per claim 9, wherein said request to purchase said content insurance is received at a time

5   different than when said consumer purchases said specified digital content.

1   12.   A method of providing content insurance for distributed digital content to a consumer of said

2   digital content, said insurance allowing said consumer, at a later time, to upgrade said digital content

3   to a new digital format or replace said digital content in an original format upon loss of said digital

4   content, as per claim 11, said method further comprising:

5   receiving a list of digital content purchased by said consumer, and

6   preventing said consumer from purchasing insurance on digital content not contained

7   within said list.

1   13.   A method of providing content insurance for distributed digital content to a consumer of said

2   digital content, said insurance allowing said consumer, at a later time, to upgrade said digital content

3   to a new digital format or replace said digital content in an original format upon loss of said digital

4   content, as per claim 12, wherein said list is generated by client software located at said consumer.

1   14.   A method of providing content insurance for distributed digital content to a consumer of said

2   digital content, said insurance allowing said consumer, at a later time, to upgrade said digital content

3   to a new digital format or replace said digital content in an original format upon loss of said digital

4   content, as per claim 13, wherein said client software allows manipulation of purchased digital

5   content encrypted utilizing personalized encryption.

1   15.   A method of providing content insurance for distributed digital content to a consumer of said

2   digital content, said insurance allowing said consumer, at a later time, to upgrade said digital content

3   to a new digital format or replace said digital content in an original format upon loss of said digital

4   content, as per claim 11, said method further comprising:

5   generating a voucher for said requested digital data representative of specified digital

6   content, said voucher allowing said consumer to retrieve said requested digital data of specified

7   digital content.

1   16.   A method of providing content insurance for distributed digital content to a consumer of said

2   digital content, said insurance allowing said consumer, at a later time, to upgrade said digital content

3   to a new digital format or replace said digital content in an original format upon loss of said digital

4   content, as per claim 9, wherein requested digital data representative of specified digital content is

5   in a different format than that originally purchased.

1   17.   A method of providing content insurance for distributed digital content to a consumer of said

2   digital content where said consumer has purchased said content insurance via a merchant and a

3   clearing house maintains information uniquely identifying said consumer and digital content for

4   which said consumer has purchased said content insurance via said merchant, said method

5   comprising:

6   receiving a first electronic receipt generated by said merchant, said first electronic

7   receipt identifying digital content for which said consumer has requested retrieval;

8   comparing said digital content identified by said first electronic receipt to said

9   information uniquely identifying said consumer and digital content for which said consumer has

10   purchased said content insurance, and

11   wherein when said comparison indicates said digital content identified by said first

12   electronic receipt is the same as digital content for which said consumer has purchased said content

13   insurance, said consumer is allowed to retrieve said digital content identified by said electronic

14   receipt.

1   18.   A method of providing content insurance for distributed digital content to a consumer of said

2   digital content where said consumer has purchased said content insurance via a merchant and a

3   clearing house maintains information uniquely identifying said consumer and digital content for

4   which said consumer has purchased said content insurance via said merchant, as per claim 17, said

5   method further comprising:

6   receiving a second electronic receipt, said second electronic receipt including

7   information uniquely identifying said consumer and purchased digital content and including an

8   indication insurance has been purchased for said purchased digital content;

9   storing said information uniquely identifying said consumer and purchased digital

10   content based upon said indication insurance has been purchased for said purchased digital content,

11   and

12   generating a voucher for said purchased digital content, said voucher allowing said

13   consumer to retrieve said purchased digital content.

1   19.   A method of providing content insurance for distributed digital content to a consumer of said

2   digital content where said consumer has purchased said content insurance via a merchant and a

3   clearing house maintains information uniquely identifying said consumer and digital content for

4   which said consumer has purchased said content insurance via said merchant, as per claim 18, said

5   method further comprising:

6   generating a voucher for said specified digital content for which said consumer has

7   requested retrieval, said voucher allowing said consumer to retrieve said specified digital content for

8   which said consumer has requested retrieval.

1   20.   A method of providing content insurance for distributed digital content to a consumer of said

2   digital content where said consumer has purchased said content insurance via a merchant and a

3   clearing house maintains information uniquely identifying said consumer and digital content for

4   which said consumer has purchased said content insurance via said merchant, as per claim 18,

5   wherein said first and said second electronic receipts are transmitted to said clearing house from said

6   merchant via client software located at said consumer.

1   21.   A method of providing content insurance for distributed digital content to a consumer of said

2   digital content where said consumer has purchased said content insurance via a merchant and a

3   clearing house maintains information uniquely identifying said consumer and digital content for

4   which said consumer has purchased said content insurance via said merchant, as per claim 20,

5   wherein said client software allows manipulation of purchased digital content encrypted utilizing

6   personalized encryption.

1   22.   A method of providing content insurance for distributed digital content to a consumer of said

2   digital content where said consumer has purchased said content insurance via a merchant and a

3   clearing house maintains information uniquely identifying said consumer and digital content for

4   which said consumer has purchased said content insurance via said merchant, as per claim 18,

5   wherein said requested digital content is in a digital format different from the digital format of said

6   purchased digital content.

1   23.   A method of providing content insurance for distributed digital content to a consumer of said

2   digital content where said consumer has purchased said content insurance via a merchant and a

3   clearing house maintains information uniquely identifying said consumer and digital content for

4   which said consumer has purchased said content insurance via said merchant, as per claim 18,

5   wherein said requested digital content is in the same digital format as that of said purchased digital

6   content.

1 24.   A method of providing a consumer with content insurance for distributed digital content in

2 which a third party verifies information regarding content insurance purchased by said consumer,

3 said insurance allowing said consumer, at a later time, to upgrade said digital content to a new digital

4 format or replacing said digital content in an original format upon loss of said digital content, said

5 method comprising:

6   receiving a request from said consumer to purchase insurance on specified digital

7 content;

8   generating an electronic receipt, said electronic receipt including information uniquely

9 identifying said specified digital content and an indication insurance has been purchased for said

10 specified digital content;

11   transmitting said electronic receipt to said consumer;

12   receiving a request to retrieve said specified digital content, said request including

13 said electronic receipt;

14   sending said electronic receipt to said third party, said third party verifying the

15 authenticity of said electronic receipt and upon verification, said third party issues a voucher for said

16 specified digital content, said voucher allowing said consumer to retrieve said specified digital

17 content, and

18   transmitting said voucher to said consumer.

1   25.   A method of providing a consumer with content insurance for distributed digital content in

2   which a third party verifies information regarding content insurance purchased by said consumer,

3   said insurance allowing said consumer, at a later time, to upgrade said digital content to a new digital

4   format or replacing said digital content in an original format upon loss of said digital content, as per

5   claim 24, said method further comprising:

6   receiving said voucher at a content provider from said consumer;

7   verifying said voucher, and

8   upon verification, allowing said consumer to retrieve said specified digital content.

1   26.   A method of providing a consumer with content insurance for distributed digital content in

2   which a third party verifies information regarding content insurance purchased by said consumer,

3   said insurance allowing said consumer, at a later time, to upgrade said digital content to a new digital

4   format or replacing said digital content in an original format upon loss of said digital content, as per

5   claim 24, wherein said electronic receipt is digitally signed by a merchant utilizing a private

6   encryption key unique to said merchant.

1   27.   A system for securely providing a consumer with content insurance for digital data

2   representative of digital content purchased by said consumer, said insurance allowing said consumer,

3   at a later time, to replace said digital data upon loss or to upgrade said digital content to digital data

4   having a different format than that of said digital data originally purchased, said system comprising:

5   client software located at said consumer, said client software allowing manipulation

6   of said purchased digital content encrypted utilizing personalized encryption;

7   an insurer, said insurer maintaining a policy of all content insurance purchased by said

8   consumer, and

9   wherein said client software receives an electronic receipt from a merchant, said

10   electronic receipt identifying digital content which said consumer has purchased and including an

11   indication said consumer has purchased insurance for said purchased digital content;

12   said client software transmitting said electronic receipt to said insurer, said insurer

13   adding information identifying said digital content identified by said receipt to said policy based

14   upon said indication said consumer has purchased insurance for said purchased digital content, said

15   insurer transmitting a voucher for said purchased digital content to said client software;

16   said client software transmitting said voucher to a content provider and upon

17   verification of said voucher by said content provider, said client software retrieves said purchased

18   digital content.

1 28.   A system for providing content insurance for electronically distributed digital content to a

2 consumer of said digital content, said insurance allowing said consumer, at a later time, to upgrade

3 said digital content to a new digital format or replacing said digital content in an original format

4 upon loss of said digital content, said method comprising:

5   an insurance agent,

6   said insurance agent receiving a request from said consumer to purchase said content

7 insurance for first electronically distributed digital content;

8   said insurance agent receiving a request from said consumer to retrieve second

9 electronically distributed digital content;

10   an insurer,

11   said insurer storing information uniquely identifying said consumer and said first

12 digital content for which said content insurance is purchased;

13   said insurer, in response to said request to retrieve said second digital content,

14 determining second digital content is the same as said first digital content for which said content

15 insurance is purchased, said determination made utilizing said stored information, and

16   wherein, when said second digital content is the same as said first digital content, said

17 consumer is allowed to retrieve said requested digital data of specified digital content.

1   29.   A system for providing content insurance for electronically distributed digital content to a

2   consumer of said digital content, said insurance allowing said consumer, at a later time, to upgrade

3   said digital content to a new digital format or replacing said digital content in an original format

4   upon loss of said digital content, as per claim 28, wherein a merchant of said first digital content acts

5   as said insurance agent and said insurer.

1   30.   A system for providing content insurance for electronically distributed digital content to a

2   consumer of said digital content, said insurance allowing said consumer, at a later time, to upgrade

3   said digital content to a new digital format or replacing said digital content in an original format

4   upon loss of said digital content, as per claim 28, wherein a merchant of said first digital content is

5   said insurance agent and a clearing house maintaining information on all content insurance

6   purchased by said consumer is said insurance agent.

1   31.   A system for providing content insurance for electronically distributed digital content to a

2   consumer of said digital content, said insurance allowing said consumer, at a later time, to upgrade

3   said digital content to a new digital format or replacing said digital content in an original format

4   upon loss of said digital content, as per claim 28, wherein said insurer additionally acts as said

5   insurance agent.

1   32.   An article of manufacture comprising a computer user medium having computer readable

2   code embodied thereon which provides content insurance for distributed digital content to a

3   consumer of said digital content and allowing said consumer, at a later time, to upgrade said digital

4   content to a new digital format or replacing said digital content in an original format upon loss of

5   said digital content, said computer program code comprising:

6   computer readable program code receiving a request from said consumer to purchase

7   said content insurance on digital data representative of specified digital content;

8   computer readable program code storing information uniquely identifying said

9   consumer and specified digital content for which said content insurance is purchased;

10   computer readable program code receiving a request from said consumer to retrieve

11   digital data representative of specified digital content;

12   computer program code determining if said requested digital data representative of

13   specified digital content is said digital data of specified digital content for which said content

14   insurance was purchased, said determination made utilizing said stored information, and

15   computer program code allowing said consumer to retrieve said requested digital data

16   of specified digital content when said requested digital data representative of specified digital

17   content is said digital data of specified digital content for which said content insurance was

18   purchased.